B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
CHARLOTTESVILLE DIVISION

In re *James D. Herod and Susan G. Herod*

Case No. *6:10-bk-60475*
Chapter *13*

______________________________/ Debtor

CHAPTER 13 STATEMENT OF INTENTION - HUSBAND'S DEBTS

Part A - Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. *1*

Creditor's Name :	**Describe Property Securing Debt :**
Cavalier Computers	*Computer equipment*

Property will be (check one) :

☐ Surrendered ☒ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property

☒ Reaffirm the debt

☐ Other. Explain ____________________ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Part B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.

Lessor's Name:	**Describe Leased Property:**	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
None		☐ Yes ☐ No

Signature of Debtor(s)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: ________________ Debtor: */s/ James D. Herod*

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
CHARLOTTESVILLE DIVISION

In re *James D. Herod and Susan G. Herod*

Case No. *6:10-bk-60475*
Chapter *13*

______________________________/ Debtor

CHAPTER 13 STATEMENT OF INTENTION - WIFE'S DEBTS

Part A - Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. *1*

Creditor's Name :	Describe Property Securing Debt :
Navy Federal Credit	*1996 Honda Accord*

Property will be (check one) :

☒ Surrendered ☐ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property

☐ Reaffirm the debt

☐ Other. Explain ______________________ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

Property No. *2*

Creditor's Name :	Describe Property Securing Debt :
Cavalier Computers	*Computer equipment*

Property will be (check one) :

☐ Surrendered ☒ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property

☒ Reaffirm the debt

☐ Other. Explain ______________________ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

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Part B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.

Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
None		☐ Yes ☐ No

Signature of Debtor(s)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: ____________ Debtor: */s/ Susan G. Herod*

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
CHARLOTTESVILLE DIVISION

In re *James D. Herod and Susan G. Herod*

Case No. *6:10-bk-60475*
Chapter *13*

______________________________/ Debtor

CHAPTER 13 STATEMENT OF INTENTION - JOINT DEBTS

Part A - Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. *1*

Creditor's Name :	**Describe Property Securing Debt :**
BAC Home Loans Servcng	*1389 Morning Glory Turn, Ruckersville, VA 22968*

Property will be (check one) :

☐ Surrendered ☒ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property

☐ Reaffirm the debt

☐ Other. Explain ______________________ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☒ Claimed as exempt ☐ Not claimed as exempt

Property No. *2*

Creditor's Name :	**Describe Property Securing Debt :**
Capital One Auto Finan	*2008 Toyota Prius*

Property will be (check one) :

☐ Surrendered ☒ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property

☒ Reaffirm the debt

☐ Other. Explain ______________________ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☐ Claimed as exempt ☒ Not claimed as exempt

B 8 (Official Form 8) (12/08)

Property No. *3*

Creditor's Name :	**Describe Property Securing Debt :**
Twin Lakes Owners Association	*1389 Morning Glory Turn, Ruckersville, VA 22968*

Property will be (check one) :

☐ Surrendered ☒ Retained

If retaining the property, I intend to (check at least one) :

☐ Redeem the property

☐ Reaffirm the debt

☐ Other. Explain ________________ (for example, avoid lien using 11 U.S.C § 522 (f)).

Property is (check one) :

☒ Claimed as exempt ☐ Not claimed as exempt

Part B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.

Lessor's Name:	**Describe Leased Property:**	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
None		☐ Yes ☐ No

Signature of Debtor(s)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: __________ Debtor: */s/ James D. Herod*

Date: __________ Joint Debtor: */s/ Susan G. Herod*

Form 7 (12/07)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
CHARLOTTESVILLE DIVISION

In re: ***James D. Herod***
and
Susan G. Herod

Case No. ***6:10-bk-60475***

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

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1. Income from employment or operation of business

None ☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
Year to date: $19,536 ***Last Year: $116,792*** ***Year before: $125,867***	***University of Virginia***

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2. Income other than from employment or operation of business

None ☒

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None ☒ Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than $600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than $5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Household Finance II v. Susan Donlon, Case No. GV09000050	***Warrant in Debt***	***Greene County GDC***	***Judgment entered 8/5/09 $4,234.37 plus interest and fees; judgment satisfied through garnishment***
Cavalry Investments, LLC v. Susan Herod; Case No. GV09000137-00	***Warrant in Debt***	***Greene County GDC***	***Judgment entered 5/20/09 for $4,838.29***

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Name:Household Finance Corp II Address: c/o Glasser & Glasser, P.O. Bos 3400, Norfolk, VA 23514	***12/16/09***	***Description: Wages Value: ~$4,000***

Form 7 (12/07)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Name:Cavalry Investments, LLC ***Address: Skyline Drive, 3rd Flr., Hawthorne, NY 10532***	***2/1/10***	***Description: Wages*** ***Value: Garnishment quashed***

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☐ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than $200 in value per individual family member and charitable contributions aggregating less than $100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Name: Combined Virginia Campaign ***Addresss:***	***None***		***Description:*** ***Value: $470.00***

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Payee: Scott Kroner, PLC ***Address:*** ***418 East Water Street*** ***Charlottesville, VA 22902***	***Date of Payment: 2/22/2020*** ***Payor: John and Karen Donlon (parents)***	***$1,000.00, plus $350.00 for advance of expenses***

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☒ If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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17. Environmental Information

None ☒

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor,
including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☒

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☒

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

None ☒

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date ____________ Signature of Debtor ***/s/ James D. Herod***

Date ____________ Signature of Joint Debtor (if any) ***/s/ Susan G. Herod***

FORM B6A (Official Form 6A) (12/07)

In re *James D. Herod and Susan G. Herod*, Case No. *6:10-bk-60475*
Debtor(s) (if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
1389 Morning Glory Turn, Ruckersville, VA 22968	*Co-tenant by the entirety*	*J*	*$ 203,700.00*	*$ 140,302.00*

No continuation sheets attached

TOTAL $ *203,700.00*

(Report also on Summary of Schedules.)

B6B (Official Form 6B) (12/07)

In re *James D. Herod and Susan G. Herod*, Debtor(s)   Case No. *6:10-bk-60475* (if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		*Navy FCU Checking* *Location: In possession of credit union*	H	$ 17.15
		Navy FCU Savings *Location: In possession of credit union*	H	$ 5.29
		Navy FCU Savings *Location: In possession of credit union*	W	$ 5.07
		SunTrust Checking *Location: In possession of bank*	H	$ 147.16
		SunTrust Checking *Location: In possession of bank*	J	$ 972.67
		SunTrust Savings *Location: In possession of credit union*	W	$ 51.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		*AV Components* *Location: In debtor's possession*	J	$ 350.00
		Bar stools (2) *Location: In debtor's possession*	J	$ 10.00

B6B (Official Form 6B) (12/07)

In re *James D. Herod and Susan G. Herod*, Debtor(s)

Case No. *6:10-bk-60475* (if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
		BBQ GRill *Location: In debtor's possession*	*J*	*$ 50.00*
		Bedroom suites (2) *Location: In debtor's possession*	*J*	*$ 150.00*
		Blinds, draperies and rugs *Location: In debtor's possession*	*J*	*$ 50.00*
		Bookcases (7) *Location: In debtor's possession*	*J*	*$ 105.00*
		Chair *Location: In debtor's possession*	*J*	*$ 10.00*
		Comuputers and peripherals *Location: In debtor's possession*	*J*	*$ 375.00*
		Couch *Location: In debtor's possession*	*J*	*$ 20.00*
		Desks (2) *Location: In debtor's possession*	*J*	*$ 40.00*
		Dining room table and chairs *Location: In debtor's possession*	*J*	*$ 30.00*
		Dishes, flatware, pots & pans, glassware & utensils *Location: In debtor's possession*	*J*	*$ 230.00*

B6B (Official Form 6B) (12/07)

In re *James D. Herod and Susan G. Herod*, Debtor(s)   Case No. *6:10-bk-60475* (if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
		Dishwasher *Location: In debtor's possession*	*J*	*$ 50.00*
		Fireplace set *Location: In debtor's possession*	*J*	*$ 10.00*
		Futon *Location: In debtor's possession*	*J*	*$ 20.00*
		Gun cabinet *Location: In debtor's possession*	*J*	*$ 5.00*
		Lawn and garden equipment and supplies *Location: In debtor's possession*	*J*	*$ 600.00*
		Linens *Location: In debtor's possession*	*J*	*$ 25.00*
		Loveseat *Location: In debtor's possession*	*J*	*$ 20.00*
		Mattresses & box springs *Location: In debtor's possession*	*J*	*$ 40.00*
		Microwave *Location: In debtor's possession*	*J*	*$ 20.00*
		Mini Fridge *Location: In debtor's possession*	*J*	*$ 20.00*
		Refrigerator *Location: In debtor's possession*	*J*	*$ 100.00*

B6B (Official Form 6B) (12/07)

In re *James D. Herod and Susan G. Herod*, Debtor(s) Case No. *6:10-bk-60475* (if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
		Rocker *Location: In debtor's possession*	*J*	*$ 10.00*
		Small kitchen appliances *Location: In debtor's possession*	*J*	*$ 50.00*
		Stove *Location: In debtor's possession*	*J*	*$ 50.00*
		Televisions and sound system *Location: In debtor's possession*	*J*	*$ 150.00*
		Vacuum cleaners (2) *Location: In debtor's possession*	*J*	*$ 10.00*
		Washer & dryer *Location: In debtor's possession*	*J*	*$ 100.00*
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		*Books, DVDs and CDs* *Location: In debtor's possession*	*J*	*$ 5,000.00*
		Toy and curio collection *Location: In debtor's possession*	*J*	*$ 1,000.00*
6. Wearing apparel.		*Clothing* *Location: In debtor's possession*	*J*	*$ 400.00*
7. Furs and jewelry.		*Costume jewelry and watches* *Location: In debtor's possession*	*J*	*$ 100.00*

B6B (Official Form 6B) (12/07)

In re *James D. Herod and Susan G. Herod*, Debtor(s)

Case No. *6:10-bk-60475* (if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
		Rings from grandparents (3) *Location: In debtor's possession*	*J*	*$ 500.00*
		Wedding rings *Location: In debtor's possession*	*J*	*$ 150.00*
8. Firearms and sports, photographic, and other hobby equipment.		*Cameras and camcorders* *Location: In debtor's possession*	*J*	*$ 300.00*
		Exercise equipment *Location: In debtor's possession*	*J*	*$ 200.00*
		Golf, ski and fishing equipment *Location: In debtor's possession*	*J*	*$ 80.00*
		Swords and knives *Location: In debtor's possession*	*J*	*$ 300.00*
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		*Cash value NY Life policies (2)* *Location: In debtor's possession*	*H*	*$ 6,468.00*
10. Annuities. Itemize and name each issuer.	*X*			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	*X*			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		*Fidelity 401-A Account* *Location: In debtor's possession*	*H*	*$ 118.00*
		Vanguard 401-A Account *Location: In debtor's possession*	*H*	*$ 4,262.00*

B6B (Official Form 6B) (12/07)

In re *James D. Herod and Susan G. Herod*, Debtor(s)   Case No. *6:10-bk-60475* (if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
		Virginia Retirement System pension Location: In debtor's possession	*W*	*$ 24,987.00*
		Virginia Retirement System pension Location: In debtor's possession	*H*	*$ 4,522.00*
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		*Bank of America stock (3 shares) Location: In eTrade account*	*W*	*$ 48.00*
		Crocs, Inc. Stock (20 shares) Location: In eTrade account	*W*	*$ 158.00*
		Disney stock (1 share) Location: In debtor's possession	*W*	*$ 31.25*
14. Interests in partnerships or joint ventures. Itemize.	*X*			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	*X*			
16. Accounts Receivable.	*X*			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	*X*			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	*X*			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	*X*			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	*X*			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	*X*			
22. Patents, copyrights, and other intellectual property. Give particulars.	*X*			
23. Licenses, franchises, and other general intangibles. Give particulars.	*X*			

B6B (Official Form 6B) (12/07)

In re *James D. Herod and Susan G. Herod*, Debtor(s)

Case No. *6:10-bk-60475* (if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles and accessories.		1994 Ford Escort Location: In debtor's possession	H	$ 587.00
		1996 Honda Accord Location: In debtor's possession	W	$ 500.00
		2008 Toyota Prius Location: In debtor's possession	J	$ 20,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Computer equipment Location: In debtor's possession	J	$ 4,000.00
		Computer equipment Location: In debtor's possession	W	$ 4,300.00
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Dogs (2), Cats (3), Fish(5) Location: In debtor's possession	J	$ 6.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			

B6B (Official Form 6B) (12/07)

In re *James D. Herod and Susan G. Herod*, Debtor(s) Case No. *6:10-bk-60475* (if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
			Total	$ 81,915.59

(Report total also on Summary of Schedules.)
Include amounts from any continuation sheets attached.

B6C (Official Form 6C) (12/07)

In re *James D. Herod and Susan G. Herod*, Debtor(s) Case No. *6:10-bk-60475* (if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)
☐ 11 U.S.C. § 522(b) (2)
☒ 11 U.S.C. § 522(b) (3)

☐ Check if debtor claims a homestead exemption that exceeds $136,875.

Description of Property **Claimed By Husband**	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
AV Components	*VaC 34-26(4a)*	*$ 175.00*	*$ 350.00*
Bar stools (2)	*VaC 34-26(4a)*	*$ 5.00*	*$ 10.00*
BBQ GRill	*VaC 34-26(4a)*	*$ 25.00*	*$ 50.00*
Bedroom suites (2)	*VaC 34-26(2)*	*$ 75.00*	*$ 150.00*
Blinds, draperies and rugs	*VaC 34-26(4a)*	*$ 25.00*	*$ 50.00*
Bookcases (7)	*VaC 34-26(4a)*	*$ 52.50*	*$ 105.00*
Chair	*VaC 34-26(4a)*	*$ 5.00*	*$ 10.00*
Comuputers and peripherals	*VaC 34-26(4a)*	*$ 187.50*	*$ 375.00*
Couch	*VaC 34-26(4a)*	*$ 10.00*	*$ 20.00*
Desks (2)	*VaC 34-26(4a)*	*$ 20.00*	*$ 40.00*
Dining room table and chairs	*VaC 34-26(4a)*	*$ 15.00*	*$ 30.00*
Dishes, flatware, pots & pans, glassware & utensils	*VaC 34-26(4a)*	*$ 115.00*	*$ 230.00*
Dishwasher	*VaC 34-26(4a)*	*$ 25.00*	*$ 50.00*
Fireplace set	*VaC 34-26(4a)*	*$ 5.00*	*$ 10.00*
Futon	*VaC 34-26(4a)*	*$ 10.00*	*$ 20.00*
Gun cabinet	*VaC 34-26(2)*	*$ 2.50*	*$ 5.00*

B6C (Official Form 6C) (12/07)

In re *James D. Herod and Susan G. Herod*, Debtor(s)

Case No. *6:10-bk-60475* (if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property **Claimed By Husband**	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Lawn and garden equipment and supplies	*VaC 34-26(4a)*	*$ 300.00*	*$ 600.00*
Linens	*VaC 34-26(4a)*	*$ 12.50*	*$ 25.00*
Loveseat	*VaC 34-26(4a)*	*$ 10.00*	*$ 20.00*
Mattresses & box springs	*VaC 34-26(4a)*	*$ 20.00*	*$ 40.00*
Microwave	*VaC 34-26(4a)*	*$ 10.00*	*$ 20.00*
Mini Fridge	*VaC 34-26(4a)*	*$ 10.00*	*$ 20.00*
Refrigerator	*VaC 34-26(4a)*	*$ 50.00*	*$ 100.00*
Rocker	*VaC 34-26(4a)*	*$ 5.00*	*$ 10.00*
Small kitchen appliances	*VaC 34-26(4a)*	*$ 25.00*	*$ 50.00*
Stove	*VaC 34-26(4a)*	*$ 25.00*	*$ 50.00*
Televisions and sound system	*VaC 34-26(4a)*	*$ 75.00*	*$ 150.00*
Vacuum cleaners (2)	*VaC 34-26(4a)*	*$ 5.00*	*$ 10.00*
Washer & dryer	*VaC 34-26(4a)*	*$ 50.00*	*$ 100.00*
Clothing	*VaC 34-26(4)*	*$ 200.00*	*$ 400.00*
Rings from grandparents (3)	*VaC 34-26(2)*	*$ 250.00*	*$ 500.00*
Wedding rings	*VaC 34-26(1a)*	*$ 75.00*	*$ 150.00*
Fidelity 401-A Account	*VaC 34-34 (B), (C)*	*$ 118.00*	*$ 118.00*
Vanguard 401-A Account	*VaC 34-34 (B), (C)*	*$ 4,262.00*	*$ 4,262.00*
Virginia Retirement System pension	*VaC 34-34 (B), (C)*	*$ 4,522.00*	*$ 4,522.00*

B6C (Official Form 6C) (12/07)

In re *James D. Herod and Susan G. Herod*, Debtor(s)

Case No. *6:10-bk-60475* (if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property **Claimed By Husband**	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
1994 Ford Escort	*VaC 34-26(8)*	*$ 587.00*	*$ 587.00*
Dogs (2), Cats (3), Fish(5)	*VaC 34-26(5)*	*$ 3.00*	*$ 6.00*

B6C (Official Form 6C) (12/07)

In re *James D. Herod and Susan G. Herod*, Debtor(s)

Case No. *6:10-bk-60475* (if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

☐ 11 U.S.C. § 522(b) (2)
☒ 11 U.S.C. § 522(b) (3)

☐ Check if debtor claims a homestead exemption that exceeds $136,875.

Description of Property **Claimed By Wife**	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
AV Components	*VaC 34-26(4a)*	*$ 175.00*	*$ 350.00*
Bar stools (2)	*VaC 34-26(4a)*	*$ 5.00*	*$ 10.00*
BBQ GRill	*VaC 34-26(4a)*	*$ 25.00*	*$ 50.00*
Bedroom suites (2)	*VaC 34-26(2)*	*$ 75.00*	*$ 150.00*
Blinds, draperies and rugs	*VaC 34-26(4a)*	*$ 25.00*	*$ 50.00*
Bookcases (7)	*VaC 34-26(4a)*	*$ 52.50*	*$ 105.00*
Chair	*VaC 34-26(4a)*	*$ 5.00*	*$ 10.00*
Comuputers and peripherals	*VaC 34-26(4a)*	*$ 187.50*	*$ 375.00*
Couch	*VaC 34-26(4a)*	*$ 10.00*	*$ 20.00*
Desks (2)	*VaC 34-26(4a)*	*$ 20.00*	*$ 40.00*
Dining room table and chairs	*VaC 34-26(4a)*	*$ 15.00*	*$ 30.00*
Dishes, flatware, pots & pans, glassware & utensils	*VaC 34-26(4a)*	*$ 115.00*	*$ 230.00*
Dishwasher	*VaC 34-26(4a)*	*$ 25.00*	*$ 50.00*
Fireplace set	*VaC 34-26(4a)*	*$ 5.00*	*$ 10.00*
Futon	*VaC 34-26(4a)*	*$ 10.00*	*$ 20.00*
Gun cabinet	*VaC 34-26(2)*	*$ 2.50*	*$ 5.00*

B6C (Official Form 6C) (12/07)

In re *James D. Herod and Susan G. Herod*, Case No. *6:10-bk-60475*
Debtor(s) (if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property **Claimed By Wife**	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Lawn and garden equipment and supplies	*VaC 34-26(4a)*	*$ 300.00*	*$ 600.00*
Linens	*VaC 34-26(4a)*	*$ 12.50*	*$ 25.00*
Loveseat	*VaC 34-26(4a)*	*$ 10.00*	*$ 20.00*
Mattresses & box springs	*VaC 34-26(4a)*	*$ 20.00*	*$ 40.00*
Microwave	*VaC 34-26(4a)*	*$ 10.00*	*$ 20.00*
Mini Fridge	*VaC 34-26(4a)*	*$ 10.00*	*$ 20.00*
Refrigerator	*VaC 34-26(4a)*	*$ 50.00*	*$ 100.00*
Rocker	*VaC 34-26(4a)*	*$ 5.00*	*$ 10.00*
Small kitchen appliances	*VaC 34-26(4a)*	*$ 25.00*	*$ 50.00*
Stove	*VaC 34-26(4a)*	*$ 25.00*	*$ 50.00*
Televisions and sound system	*VaC 34-26(4a)*	*$ 75.00*	*$ 150.00*
Vacuum cleaners (2)	*VaC 34-26(4a)*	*$ 5.00*	*$ 10.00*
Washer & dryer	*VaC 34-26(4a)*	*$ 50.00*	*$ 100.00*
Clothing	*VaC 34-26(4)*	*$ 200.00*	*$ 400.00*
Rings from grandparents (3)	*VaC 34-26(2)*	*$ 250.00*	*$ 500.00*
Wedding rings	*VaC 34-26(1a)*	*$ 75.00*	*$ 150.00*
Virginia Retirement System pension	*VaC 34-34 (B), (C)*	*$ 24,987.00*	*$ 24,987.00*
Dogs (2), Cats (3), Fish(5)	*VaC 34-26(5)*	*$ 3.00*	*$ 6.00*

B6D (Official Form 6D) (12/07)

In re *James D. Herod and Susan G. Herod*, Debtor(s)

Case No. *6:10-bk-60475* (if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: *6425* *Creditor # : 1* *BAC Home Loans Servcng* *450 American St* *Simi Valley CA 93065*		*J*	*2004-07-16* *Deed of Trust* *1389 Morning Glory Turn, Ruckersville, VA 22968* Value: *$ 203,700.00*				*$ 138,972.00*	*$ 0.00*
Account No: *1001* *Creditor # : 2* *Capital One Auto Finan* *3901 Dallas Pkwy* *Plano TX 75093*	*X*	*J*	*2007-10-13* *Purchase Money Security* *2008 Toyota Prius* Value: *$ 20,000.00*				*$ 21,772.00*	*$ 1,772.00*
Account No: *Creditor # : 3* *Cavalier Computers* *400 Emmet St.* *Charlottesville VA 22904-4127*		*W*	*Purchase Money Security* *Computer equipment* Value: *$ 4,300.00*				*$ 4,153.00*	*$ 0.00*
1 continuation sheets attached			Subtotal $ (Total of this page)				*$ 164,897.00*	*$ 1,772.00*
			Total $ (Use only on last page)					
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

B6D (Official Form 6D) (12/07) - Cont.

In re *James D. Herod and Susan G. Herod*, Debtor(s)

Case No. *6:10-bk-60475* (if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: *Creditor # : 4* *Cavalier Computers* *400 Emmet St.* *Charlottesville VA 22904-4127*		*H*	*Purchase Money Security* *Computer equipment* Value: *$ 4,000.00*				*$ 3,485.00*	*$ 0.00*
Account No: *9344* *Creditor # : 5* *Navy Federal Credit* *P.O. Box 3600* *Merrifield VA 22116*		*W*	*2008-05-30* *1994 Honda Accord* Value: *$ 500.00*				*$ 4,716.00*	*$ 4,216.00*
Account No: *9344* *Representing:* *Navy Federal Credit*			*CAVALRY PORTFOLIO SERV* *7 SKYLINE DR STE 3* *HAWTHORNE NY 10532* Value:					
Account No: *Creditor # : 6* *Twin Lakes Owners Association* *c/o SBB Management Co.* *2611 Internet Blvd., Ste 124* *Frisco TX 75034*		*J*	*Statutory Lien* *1389 Morning Glory Turn, Ruckersville, VA 22968* Value: *$ 203,700.00*				*$ 1,330.00*	*$ 0.00*
Account No:			Value:					
Account No:			Value:					

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims

	Amount of Claim	Unsecured Portion
Subtotal $ (Total of this page)	*$ 9,531.00*	*$ 4,216.00*
Total $ (Use only on last page)	*$ 174,428.00*	*$ 5,988.00*
	(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

B6E (Official Form 6E) (12/07)

In re James D. Herod and Susan G. Herod, Debtor(s)   Case No. 6:10-bk-60475 (if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled “Totals” on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to $10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to $5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**
Claims of individuals up to $2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

Official Form 6E (12/07) - Cont.

In re *James D. Herod and Susan G. Herod* ,
Debtor(s)

Case No. *6:10-bk-60475*
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: *Taxes and Certain Other Debts Owed to Governmental Units*

Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred and Consideration for Claim	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: *Creditor # : 1* *Greene County* *c/o Gail S. Berry, Treasurer* *P.O. Box 157* *Stanardsville VA 22973*		*J*	*2009* *Personal Property Tax*				*$ 298.00*	*$ 298.00*	*$ 0.00*
Account No: *Creditor # : 2* *Internal Revenue Service* *Insolvency Unit* *400 N. 8th St., Box 76* *Richmond VA 23219*		*J*	*Federal income taxes* *2008 federal income tax liability*				*$ 712.30*	*$ 712.30*	*$ 0.00*
Account No:									
Account No:									
Account No:									
Account No:									

Sheet No. *1* of *1* continuation sheets attached to Schedule of Creditors Holding Priority Claims

	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Subtotal $ (Total of this page)	*1,010.30*	*1,010.30*	*0.00*
Total $ (Use only on last page of the completed Schedule E. Report total also on Summary of Schedules)	*1,010.30*		
Total $ (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and		*1,010.30*	*0.00*

B6F (Official Form 6F) (12/07)

In re *James D. Herod and Susan G. Herod*, Debtor(s)

Case No. *6:10-bk-60475* (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: *9132* *Creditor # : 1* *Bank Of America* *P.O. Box 15026* *Wilmington DE 19850*		*H*	*2009-04-01* *Student Loan*				*$ 7,185.00*
Account No: *9132* *Representing:* *Bank Of America*			*NATIONAL STUDENT LOAN* *1300 O ST* *LINCOLN NE 68508*				
Account No: *9131* *Creditor # : 2* *Bank Of America* *P.O. Box 15026* *Wilmington DE 19850*		*H*	*2008-11-26* *Student Loan*				*$ 9,857.00*
Account No: *9131* *Representing:* *Bank Of America*			*NATIONAL STUDENT LOAN* *1300 O ST* *LINCOLN NE 68508*				

4 continuation sheets attached

Subtotal $ *$ 17,042.00*

Total $

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re James D. Herod and Susan G. Herod, Debtor(s)

Case No. 6:10-bk-60475 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 6916 Creditor # : 3 Cap One PO Box 85520 Richmond VA 23285		H	2002-03-19 Credit Card Purchases				$ 2,336.00
Account No: Creditor # : 4 Cavalry Investments, LLC SPV I/7 Skyline Drive, 3rd Floor Hawthorne NY 10532		W	Credit Card Purchases				$ 4,838.00
Account No: Representing: Cavalry Investments, LLC			Dominion Law Associates Attn: S.J. Zecca, Esq. P.O. Box 62719 Virginia Beach VA 23462				
Account No: 8009 Creditor # : 5 Chase PO Box 15298 Wilmington DE 19850		H	2002-08-16 Credit Card Purchases				$ 1,808.00
Account No: 9602 Creditor # : 6 Citibank Sears Card P.O. Box 6189 Sioux Falls SD 57117		H	2008-02-26 Credit Card Purchases				$ 2,143.00
Account No: 9602 Representing: Citibank Sears Card			LVNV FUNDING LLC PO BOX 740281 HOUSTON TX 77274				

Sheet No. 1 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal $ $ 11,125.00

Total $

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re James D. Herod and Susan G. Herod, Debtor(s)

Case No. 6:10-bk-60475 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 9651 Creditor # : 7 Citifinancial P.O. Box 6241 Sioux Falls SD 57117		W	2009-05-28 Credit Card Purchases				$ 7,700.00
Account No: 9651 Representing: Citifinancial			LVNV FUNDING LLC PO BOX 740281 HOUSTON TX 77274				
Account No: 1833 Creditor # : 8 Citifinancial P.O. Box 499 Hanover MD 21076		H	2009-08-28 Personal loan				$ 487.00
Account No: 1833 Representing: Citifinancial			CAVALRY PORTFOLIO SERV 7 SKYLINE DR STE 3 HAWTHORNE NY 10532				
Account No: 3679 Creditor # : 9 Citifinancial 300 Saint Paul Pl Baltimore MD 21202		H	2004-12-28 Personal loan				$ 452.00
Account No: Creditor # : 10 Colorado State University 555 S. Howes St. First Floor Fort Collins CO 80523		W	Tuition				$ 4,300.00

Sheet No. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal $ $ 12,939.00

Total $

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re *James D. Herod and Susan G. Herod*, **Debtor(s)** Case No. *6:10-bk-60475* **(if known)**

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: *1416* *Creditor # : 11* *Great Lakes/Anchorbank FSB* *2401 International Ln* *Madison WI 53704*		*W*	*1995-06-15* *Student Loan*				*$ 20,528.00*
Account No: *7207* *Creditor # : 12* *HFC* *P.O. Box 1547* *Chesapeake VA 23320*		*H*	*2009-11-25* *Personal loan*				*$ 15,739.00*
Account No: *7207* *Representing:* *HFC*			*ASSET ACCEPTANCE LLC* *PO BOX 2036* *WARREN MI 48090*				
Account No: *0909* *Creditor # : 13* *Navy Federal Cr Union* *PO Box 3600* *Merrifield VA 22116*		*W*	*2003-04-15* *Debt consolidation loan*				*$ 4,910.00*
Account No: *9343* *Creditor # : 14* *Navy Federal Credit* *P.O. Box 3600* *Merrifield VA 22116*		*W*	*2008-05-30* *Credit Card Purchases*				*$ 10,715.00*
Account No: *9343* *Representing:* *Navy Federal Credit*			*CAVALRY PORTFOLIO SERV* *7 SKYLINE DR STE 3* *HAWTHORNE NY 10532*				

Sheet No. *3* of *4* continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

**Subtotal $** *$ 51,892.00*

Total $

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6F (Official Form 6F) (12/07) - Cont.

In re *James D. Herod and Susan G. Herod*, Debtor(s)

Case No. *6:10-bk-60475* (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: *4002* *Creditor # : 15* *Suntrust Ed Lns* *P.O. Box 27172* *Richmond VA 23261-7172*		*H*	*2008-05-09* *Student Loan*				*$ 22,984.00*
Account No: *4002* *Representing:* *Suntrust Ed Lns*			*AES/PHEAA* *STUDENT LOAN SVC CTR* *HARRISBURG PA 17105*				
Account No: *4001* *Creditor # : 16* *Suntrust Ed Lns* *P.O. Box 27172* *Richmond VA 23261-7172*		*H*	*2008-05-09* *Student Loan*				*$ 50,059.00*
Account No: *4001* *Representing:* *Suntrust Ed Lns*			*AES/PHEAA* *STUDENT LOAN SVC CTR* *HARRISBURG PA 17105*				
Account No: *0402* *Creditor # : 17* *WFFinance* *800 Walnut St* *Des Moines IA 50309*		*H*	*2006-04-10* *Personal loan*				*$ 377.00*
Account No: *4298* *Creditor # : 18* *WFFinance* *800 Walnut St* *Des Moines IA 50309*		*H*	*2005-08-08* *Personal loan*				*$ 78.00*

Sheet No. *4* of *4* continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal $ *$ 73,498.00*

Total $ *$ 166,496.00*

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

B6G (Official Form 6G) (12/07)

In re ***James D. Herod and Susan G. Herod*** / Debtor Case No. ***6:10-bk-60475***
(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

B6H (Official Form 6H) (12/07)

In re *James D. Herod and Susan G. Herod* / Debtor Case No. *6:10-bk-60475*
(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preeceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
James D. Herod *1389 Morning Glory Turn* *Ruckersville VA 22968*	*Capital One Auto Finan* *3901 Dallas Pkwy* *Plano TX 75093*

B6I (Official Form 6I) (12/07)

In re *James D. Herod and Susan G. Herod*, **Case No.** *6:10-bk-60475*
Debtor(s) **(if known)**

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S):	AGE(S):

EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	*Training & Projects Specialist*	*Chief of Staff, Controller*
Name of Employer	*University of Virginia*	*University of Virginia*
How Long Employed	*3 years*	*7 years*
Address of Employer	*P.O. Box 400194* *Charlottesville VA 22904-4194*	*Charlottesville VA 22904-4194*

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	$ 3,406.00	$ 7,017.00
2. Estimate monthly overtime	$ 0.00	$ 0.00
3. SUBTOTAL	$ 3,406.00	$ 7,017.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	$ 656.00	$ 1,623.00
b. Insurance	$ 53.00	$ 43.00
c. Union dues	$ 0.00	$ 0.00
d. Other (Specify): *FSA-Health Care*	$ 0.00	$ 73.00
Retirement	$ 107.00	$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	$ 816.00	$ 1,739.00
6. TOTAL NET MONTHLY TAKE HOME PAY	$ 2,590.00	$ 5,278.00
7. Regular income from operation of business or profession or farm (attach detailed statement)	$ 0.00	$ 0.00
8. Income from real property	$ 0.00	$ 0.00
9. Interest and dividends	$ 0.00	$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	$ 0.00	$ 0.00
11. Social security or government assistance (Specify):	$ 0.00	$ 0.00
12. Pension or retirement income	$ 0.00	$ 0.00
13. Other monthly income (Specify):	$ 0.00	$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	$ 0.00	$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	$ 2,590.00	$ 5,278.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	$ 7,868.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J(Official Form 6J)(12/07)

In re *James D. Herod and Susan G. Herod*, Debtor(s)

Case No. *6:10-bk-60475* (if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	$ 1,251.00
a. Are real estate taxes included? Yes ☐ No ☒	
b. Is property insurance included? Yes ☒ No ☐	
2. Utilities: a. Electricity and heating fuel	$ 200.00
b. Water and sewer	$ 30.00
c. Telephone	$ 220.00
d. Other *Cable TV and Internet*	$ 210.00
Other *Trash disposal*	$ 30.00
3. Home maintenance (repairs and upkeep)	$ 45.00
4. Food	$ 800.00
5. Clothing	$ 100.00
6. Laundry and dry cleaning	$ 5.00
7. Medical and dental expenses	$ 250.00
8. Transportation (not including car payments)	$ 231.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	$ 180.00
10. Charitable contributions	$ 40.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	$ 0.00
b. Life	$ 34.00
c. Health	$ 0.00
d. Auto	$ 80.00
e. Other	$ 0.00
Other	$ 0.00
12. Taxes (not deducted from wages or included in home mortgage) (Specify) *Personal property*	$ 46.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	$ 626.00
b. Other: *Student loans*	$ 926.00
c. Other: *Computer loan*	$ 758.00
14. Alimony, maintenance, and support paid to others	$ 0.00
15. Payments for support of additional dependents not living at your home	$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	$ 0.00
17. Other: *Grooming*	$ 100.00
Other: *Pet expenses*	$ 100.00
	0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	$ 6,262.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 16 of Schedule I	$ 7,868.00
b. Average monthly expenses from Line 18 above	$ 6,262.00
c. Monthly net income (a. minus b.)	$ 1,606.00

Rule 2016(b) (8/91)

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
CHARLOTTESVILLE DIVISION

In re ***James D. Herod***
and
Susan G. Herod

/ Debtor

Case No. ***6:10-bk-60475***
Chapter ***13***

Attorney for Debtor: ***C. Lamar Garren***

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.

2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
   a) For legal services rendered or to be rendered in contemplation of and in connection with this case . . . . $ ***2,500.00***
   b) Prior to the filing of this statement, debtor(s) have paid . . . . $ ***1,000.00***
   c) The unpaid balance due and payable is . . . . $ ***1,500.00***

3. $ ***274.00*** of the filing fee in this case has been paid.

4. The Services rendered or to be rendered include the following:
   a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
   b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
   c) Representation of the debtor(s) at the meeting of creditors.

5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
   Gift from parents.

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
   None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:
   None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
   None

Dated:

Respectfully submitted,

X ***/s/ C. Lamar Garren***

Attorney for Petitioner: ***C. Lamar Garren***
Scott Kroner, PLC
418 East Water Street
Charlottesville VA 22902

434-296-2161